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PATENT
Docket No.: 36287-00900

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : LARDY et al.
Serial No. : 09/671,783 Group Art Unit : 3627
Filed : September 27, 2000 Examiner : Gort, Elaine
For : **METHOD AND SYSTEM FOR DETERMINING A COMPANY'S
PROBABILITY OF NO DEFAULT**

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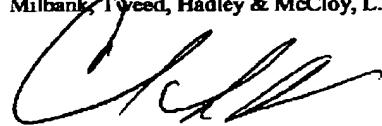
Sir:

I hereby certify that the attached:

1. Supplemental Amendment

along with any paper(s) referred to as being attached or enclosed and this Certificate of Transmission are being transmitted to the number indicated above on the date shown below.

Respectfully submitted,
Milbank, Tweed, Hadley & McCloy, L.L.P.



Chris L. Holm

December 6, 2005

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SERIAL NO. 09/671,783

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Jean-Pierre Lardy et al.

Art Unit: 3627

Serial No.: 09/671,783

Examiner: Elaine L. Gort

Filed: September 27, 2000

Title: METHOD AND SYSTEM FOR DETERMINING A COMPANY'S PROBABILITY
OF NO DEFAULT

SUPPLEMENTAL AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir or Madam:

The Applicant respectfully submits this Supplemental Amendment following a
telephone interview with the Examiner on December 5, 2005.

Amendments to the Claims are reflected in the listing of claims, which begins
on page 2 of this paper.

Remarks begin on page 4 of this paper.

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